

In re:  
Kalifa M Tate  
Kalifa M Tate  
Debtors

Case No. 18-11290-mdc  
Chapter 7

District/off: 0313-2  
Date Rcvd: Apr 01, 2022

User: admin  
Form ID: 318

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2022:**

Recip ID	Recipient Name and Address
db	+ Kalifa M Tate, MAILING ADDRESS: 409 Smee Road, Middletown, DE 19709-9939
db	+ Kalifa M Tate, 5024 Hutchinson Street, Philadelphia, PA 19141-3917
14063294	+ Aes/m&t As Elt, Pob 61047, Harrisburg, PA 17106-1047
14063298	+ Apothaker & Associates, P.C., 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
14063300	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court; Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367
14063308	+ ERC, P.O. Box 51547, Jacksonville, FL 32240
14063309	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14063310	+ Infiniti Motor Accep, Pob 660366, Dallas, TX 75266-0366
14063312	+ Jaquan Watson, 3237 W. Norris Street, Philadelphia, PA 19121-1716
14075237	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14063316	+ Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14063317	+ Police and Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
14063320	+ Shakira Goodman, 409 Smee Road, Middletown, DE 19709-9939
14112216	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
14063322	+ USAA Federal Savings Bank, c/o Robertson, Anschutz, Schneid, Crane, PO Box 272410, Boca Raton, FL 33427-2410

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 02 2022 01:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 02 2022 05:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 02 2022 01:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 02 2022 01:09:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14101354	EDI: PHINAMERI.COM	Apr 02 2022 05:08:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
14063295	+ EDI: PHINAMERI.COM	Apr 02 2022 05:08:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14092805	Email/PDF: bncnotices@becket-lee.com	Apr 02 2022 01:13:32	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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14063296	+ Email/PDF: bncnotices@becket-lee.com	Apr 02 2022 01:13:34	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14063299	Email/Text: Bankruptcy.Processing@bluegreenvacations.com	Apr 02 2022 01:09:00	Bluegreen Corp, 4960 Conference Way N, Boca Raton, FL 33431
14063301	+ EDI: CAPITALONE.COM	Apr 02 2022 05:08:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14063303	+ EDI: CITICORP.COM	Apr 02 2022 05:08:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, St. Louis, MO 63179-0040
14063304	+ EDI: CONVERGENT.COM	Apr 02 2022 05:08:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
14063305	Email/Text: bankruptcy@credencerm.com	Apr 02 2022 01:09:00	Credence Resource Management LLC, PO Box 2300, Southgate, MI 48195-4300
14063306	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 02 2022 01:13:27	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14063307	Email/Text: REV_Bankruptcy_General@state.de.us	Apr 02 2022 01:09:00	Delaware Division of Revenue, P.O. Box 830, Wilmington, DE 19899-0830
14229363	EDI: ECMC.COM	Apr 02 2022 05:08:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14063309	+ Email/Text: bncnotifications@pheaa.org	Apr 02 2022 01:09:00	FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14063311	+ EDI: IRS.COM	Apr 02 2022 05:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14101689	Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2022 01:13:31	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14063313	+ EDI: NFCU.COM	Apr 02 2022 05:08:00	Navy Fcu, 820 Follin Lane, Vienna, VA 22180-4907
14063314	+ EDI: NFCU.COM	Apr 02 2022 05:08:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14103350	Email/Text: mtgbk@shellpointmtg.com	Apr 02 2022 01:09:00	New Penn Financial LLC, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14075237	+ Email/Text: bncnotifications@pheaa.org	Apr 02 2022 01:09:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14101237	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2022 01:13:27	PYOD, LLC its successors and assigns as assignee, of Capital One, F.S.B., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14063318	Email/Text: Supportservices@receivablesperformance.com	Apr 02 2022 01:09:00	Receivable Performance Management LLC, PO Box 1548, Lynnwood, WA 98046-1548
14070227	EDI: AISSPRINT	Apr 02 2022 05:08:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 7949-0949
14063319	+ EDI: DRIV.COM	Apr 02 2022 05:08:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
14063321	+ Email/Text: mtgbk@shellpointmtg.com	Apr 02 2022 01:09:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
14112216	Email/Text: bncnotifications@pheaa.org	Apr 02 2022 01:09:00	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
14098603	+ Email/Text: RASEBN@raslg.com	Apr 02 2022 01:09:00	USAA Federal Savings Bank, c/o Robertson,

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Anschutz, Schneid, Crane, 10700 Abbott's Bridge  
Road, Suite 170, Duluth, Ga 30097-8461

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14111339	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court;, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14111340	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court;, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14111341	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court;, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14111342	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court;, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14063297	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14063315	*+	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14063302	##+	Central Financial Control, 1500 S. Douglass Road, Anaheim, CA 92806-6912

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2022 at the address(es) listed below:

Name Email Address

CHARLES GRIFFIN WOHLRAB on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing cwohlrab@raslg.com

CHARLES GRIFFIN WOHLRAB on behalf of Creditor USAA Federal Savings Bank cwohlrab@raslg.com

CHARLES GRIFFIN WOHLRAB on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlrab@raslg.com

CHRISTOPHER M. MCMONAGLE on behalf of Creditor New Penn Financial LLC, et al. cmcmonganle@sterneisenberg.com, bkecf@sterneisenberg.com

CHRISTOPHER M. MCMONAGLE on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing cmcmonganle@sterneisenberg.com  
bkecf@sterneisenberg.com

DAVID M. OFFEN on behalf of Debtor Kalifa M Tate dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

GARY F. SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net

GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net

KENNETH E. WEST

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on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 12

**Information to identify the case:**

Debtor 1	<b>Kalifa M Tate</b>	Social Security number or ITIN xxx-xx-5218
	First Name    Middle Name    Last Name	EIN -----
Debtor 2 (Spouse, if filing)	<b>Kalifa M Tate</b>	Social Security number or ITIN xxx-xx-5218
	First Name    Middle Name    Last Name	EIN -----
United States Bankruptcy Court    Eastern District of Pennsylvania		
Case number: <b>18-11290-mdc</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kalifa M Tate  
aka Kalifa Pue

Kalifa M Tate

4/1/22

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**